If It's For Him Get It At .: Harris' Store .:.

New ideas in Combination Sets for Men. New materials, new designs and new values.

No. 1 Silk Tie and Half Hose in Fancy Box

No. 2 Silk Tie, Half Hose and Handkerchief \$1.00

No. 3

Pure Silk Tie, Halfhose and Handkerchief \$1.50

No. 4 Suspenders and Garters in Fancy Boxes

20c to \$1.00

Price 50c to \$2.00

50c

SILK TIES In all of the popular colors and shapes. We will give you a Christmas Box with each tie that

you buy of us. Price 25c to \$1.00. SILK MUFFLERS

COMBINATION SETS In leather goods, all of the new novelties. The

largest line in town to select from. Prices \$4 to 7.50 FOLDING SLIPPERS

That you can carry in your pocket or club bag, Price \$2.00 and 3.00 something new.

FOLDING UMBRELLAS That you can carry in your pocket or club bag, in silk only. Price \$5.00

SUIT CASE UMBRELLAS

All prices. \$1.50, 2.00, and 3.00

BATH ROBES & HOUSE COATS In all the new styles and patterns. Prices \$3.50 to 12 These are a few of the many Christmas presents we have for you to select from.

F. E. HARRIS,

71 R. R. St.

In Fancy Boxes.

St. Johnsbury, Vermont

the winter.

Smith at Berkeley.

proyment.

Cal.

two weeks.

for the holidays.

spend the winter.

rast week

left Monday afternoon for Riverside

California, where they will spend

Guy Cheney started Saturday fo.

Miss Mary E. Stone leaves Thurs-

Cuba waere he hopes to secure em-

day for Pasadena, Cal., where sh.

will spend the winter. Miss Marth:

J. Hail and Mrs. James Kitchie ac

company Miss Stone, Miss Hai

spending the winter with friends in

Pasadena and Berkeley, while Mrs

The friends of Rev. Claude G

nitchie will visit Mrs. Seiden C

Butterfield, St. J. A. '97, will be in-

of her aunt, Miss Sara Livingston.

The friends of H. C. Bond will be

interested to learn of his change or

address from 310 Electric Avenue to

Mrs. John Todd went to Boston

Sungay to spend three weeks with he

join her next sunday and remain for

Charles Wilcox returned to his

D. P. Celley expects to start the

last of the week for the U. S. Sol-

diers' home at Newport News, Va.

house for the winter and will move

ed Monaay for a few weeks' trip to

Mrs. Jerry Gilmore and daughter

Dr. A. Henry Folsom of Johnson school.

Miss Mary Gilmore of Rock Island

is at the home of his parents on ac-

Charles G. Braley was a business

visitor in Montpelier one day last

Que., are visiting at the home

Mrs. Margaret Fitzgerald.

stopping en route in Boston.

different points in California.

directly after Christmas.

is more comfortable.

count of illness.

PERSONALS

F. H. Lougee of Laconia, N. H. was a business visitor in town, Monday.

Mrs. L. N. Smythe and grandson Louis Nelson, are in Ashland, N. H. this week for a few days. Misses Clarissa White and Eula

Sheldon are assisting in Leach and Waterman's store during the holiday

Miss Florence Drew finished he school in Newport last week and is at her home for two weeks. Mrs. May Smith of Pike, N. H., it

the guest of her mother, Mrs. B. F. Wadleigh.

in E. N. Randall's store until after Mass the holidays. Miss Bessie Aldrich is confined to

the house by illness. Mrs. Charles Aldrich who has been seriously ill for the past month is recovering.

Mrs. Frank Temple of East Burke spent two days last week with her 825 Bushnell Avenue, Alhambra sister, Mrs. Ellen Gile.

Miss Etta Wright completed her service for the F. A. Scott Compan; Saturday and has gone to work in two children, Mrs. Charles Robinson er, Phil Gagnon, in Sherbrooke. Company

Rev. T. J. Leonard was in Burlington part of last week. Mr. and Mrs. Charles Sias of West Derby are spending a week with rela. spending a week with relatives in

tives in town. J. N. Gale is spending a few days

Newbury were in town Saturday. in East Hardwick this week on bus-

Mrs. Kate Moore and Joseph Moore

BASKETS

A choice assortment of Genuine Sweet Grass Baskets made by real Indians.

10c to \$1.75

Welcome B. Eastman Reliable Pharmacist 36-38 Eastern Ave. St. Johnsbury, Vt.

two weeks with Mr. McCullough's father and brothers in Ottawa, Buck ingham, P. Q., returned home Sun-

Mrs. Lydia Beck is spending her vacation with relatives in Manchester, N. H.

Mrs. Henry Conway and niece Margaret of Orleans spent the first of the week with Mr. and Mrs. R B. Hooker. Mrs. W. S. Brock of Barnet

is visiting her daughter, Mrs. Frank O. French.

Mrs. Frank Blossom was in Pike N. H., last griday. Mrs. Helen Barbiery and son Ernest go to Montreal the first o the week to spend a few days with

Mrs. Barbiery's daughter, Mrs. Roscoe M. Annis. Mr. and mrs. R. W. Merriam of Glover spent Saturday with Mr. and

Mrs. W. B. Stanton. Miss Inex Hand of Dayton, Ohio is the guest of her sister, Mrs. Pau'

Dwight Moody. Professor Walter May of Lisbon N. H., is spending this week with his mother, Mrs. Maude May and sister, Miss Viola May. The first o' next week he goes to Ottawa, Ont.

where he will spend Christmas with his uncle, Sturgis Cushman. Mr. and Mrs. A. P. McPherson o Hanover, N. H., spent Sunday with

their two sons, Lester and Chester McPherson. Miss Cora B. Guild of Lyndon-

The engagement is announced o' Barney M. Mead and Miss Rena M

ville was a visitor in town yester-

D. A. Roberts of Elmira, N. Y. was in town yesterday on business. Miss Florence . Rouse is confined to the house by a broken ankle. Last Friday night she fell in her room and turned her ankle so badly that she dislocated it and broke a bone We will make a special effort to L. Gagner, r b

Mr. and Mrs. George Pike.

Miss Eva L. Wilde goes the last of the week to Cambridge, Mass. where she will spend a few days with friends and relatives. Miss Bernice M. Pierce is visit-

ing her sister, Mrs. Frank Cobleigl in Concord. Miss Hazel Freer of South New bury comes Friday to remain until after the holidays with Miss Evi

Mrs. Carl Clifford and daughter Miss Clifford, of Newbury, spen under the direction of Mrs. Ernes the first of the week with Mrs. S. J Bloggett and Mrs. Fred Ayers at

a hard case of measles.

Morrisville. Miss Mary Blake is spending few days with friends in Meredith Worcester and Boston.

Mrs. Frank X. Lanctot who was eriously ill last week is improving library in "Springfield, Mass., come

B. M. Meade goes the first of the week to his home in Rutland where he will spend a few days on pleasure and business combined. Joseph Williamson spent Sunday

at his home in Newport. A. J. Payne of Burlington was a business visitor in town Monday. Miss Celia Higgins is assisting in

the omce of the Berry-Ball store B. M. Shepard has tendered hi resignation with the Berry-Bal' terested to know that he has let company and the first of the year h Foxboro, Mass., to become pastor o will go to work in the hardware Mrs. Mattle Simons is assisting the Olivet church at Springfield, department of the C. H. Goss Com pany.

Mrs. C. S. Newton returned to her Mrs. J. A. Hunter was confined home in Rutland, saturday, after to the house the last part of the spending several weeks at the home week on account of illness, but is

much improved. Mrs. P. A. Roach is confined to the house by illness.

Mr. and Mrs. Edward Leney and daughter from Hardwick spent Sunday with Mr. and Mrs. Louis Bilodeau, Mrs. Bilodeau returned last week from a visit to her broth-

Mrs. M. J. Caldbeck is in the St. Johnsbury hospital for rest. Mrs. Peter Sicard also entered the hospital this week.

home, in New York City Friday after CHURCH NOTES F. P. Wells and daughter Mary of

First Church of Christ, Scientist, Pythian Building. Sunday morning service 10.45. Subject, "Is the Universe, Including Man, Evolved by Atomic Force?" Mrs. Allie B. Guild has gone to The reading room is in thesame building New York City and Stantord, Conn. and is open daily, except Sunday, from 2.30 to 5 p. m., also Saturday evening Mrs. Hiram Cutting spent a fev from 7.30 to 9. days last week with her daughter

Church of the Messiah Universa-Miss Julia M. Cutting in Hardwick list. Sunday morning the music and pastor's theme will be appropriate Mr. and Mrs. Charles H. Steven to the Christmas season. In the eveleft Monday for Tampa, Fiorida, to ning at seven there will be the usual Sunday school concert in the auditorium. The Mission Circle meets with the Misses French on Wednes day evening. The L. S. C. meets a' the parsonage Thursday afternoon. The Young People's chorus wil Mr. and Mrs. Elisha May have but one rehearsal during the leased Miss Maude H. Sprgaue'i week, that will be on Thursday evening at a quarter of seven sharp Boy Scouts regularly on Tuesday Mr. and Mrs. N. R. Young start evenings.

Rev. Dr. Hubert C. Herring, secretary of the Congregational Home Mrs. Margaret Fitzgerald who has Missionary society, occupied the been seriously ill for several days, North church pulpit Sunday morning and spoke at a union service at the South church in the evening. First Baptist church. Sunday By-Products of Christmas." 7 p. m.

-The "Gym" girls, under the more dignified name of the "Comus barrel, freight prepaid to your sta-Club," have issued invitations to a tion. Christmas dance. Their ability as entertainers having been established E. J. McCullough and daughter a ready response is anticipated at famous by the American Liver Mildred, who have been spending the last leap year dance.

To=Night

THE COLONIAL Lyman H. Howe's

Travel Festival

Seats Now on Sale.

Prices 25c, 35c and 50c Academy Students or School Children 25c to any seat in the house.

Saturday Night Dec. 21st STORY'S **Motion Pictures**

The usual amount of well of the Association. selected pictures. See our Saturday flyers. Admission 10c to all. Doors

open usual time. Show

starts 8 P. M.

Christmas Afternoon a 2.30 and Evening at 8

F. S. Story's Photo Play

6 NEW REELS 6 E. Gagner, Racette, c

have this show one of our best. Martin, 1 b Miss Emma Mead goes the las of the week to Lisbon, N. H., to spend the holidays with her friends Manual Course Piles of the week to Lisbon, N. H., to spend the holidays with her friends doors open 7 30 p.m. show starts 8 doors open 7 30 p.m. show starts 8 doors open 7.30 p.m., show starts 8 son, 3, P. Carlson, 2, Temple, 2, Pow-10c

SOCIAL EVENTS.

Meeting of the Don't Worry Club-Wedding Anniversary and Birthday Party of Mr. and Mrs. Elisha May

One of the most enjoyable social of the Don't Worry club was held Bloggett and Mrs. Fred Ayers at Red Men's Hall last Wednesday Mr. and Mrs. William Perrigar evening, with about 70 in attend have the sympathy of friends in th | ance. The program included selec serious illness of their two year ol tion by Laughlin's orchestra, corne son, Charles, from after-effects of solo by Mrs. Homer Carpenter with piano accompaniment; whistling Sunday ... Mrs. Fred R. Clifford spent Sunday solos by Mrs. Poff with piano acwith Miss Gertrude F. Brigham i companiment, and a vocal solo by Morrisville.

Mrs. George Chamberlin. After the program the evening was spent in playing whist. The first prize was won by Harry Cummings and con solation by Samuel Morrison. Ligh refreshments were served. The nex regular meeting will be held thi Miss Edith L. Stone of the Public afternoon with Mrs. Henry Hudson on Caledonia street. The program Saturday to spend the holidays with will consist of music from German her parents, Mr. and Mrs. Arthur F | composers, connected with the re cent study of Germany. Two new members have recently joined the club: Mrs. Ira Chickering and Mrs

George Marcotte. and Mrs. Elisha May entertained a small company of relative at dinner Thursday evening, the occasion being the 40th anniversar, of their marriage and also Mr. May': 70th birthday. Mr. May has been : member of the caledonia ocunty ba for 45 years and is the oldest mem ber in town in length of service, al

though not in years. Miss Mildred S. Stanley entertained her Sunday school class at her home Wednesday afternoon fron four to six. After going over the work of the year, games were enjoyed and dainty refreshments were

served. The Comus Club was delightfully entertained by the Misses Ruby J Smith and Bernice M. Pierce at the home of Miss Winifred Drew Thurs day evening. Dainty refreshments were served and a very enjoyable evening passed. Monday night th club was entertained by Misses Ion and Vera Barrett, which was a joll; affair also.

GOVERNMENT GETS CHEAP MAII Transporting Large Quantities of Merchandise in Mail Cars.

The traveling public can witnes:

an unusual sight these days at the depot whenever a mail train come Besides the usual sacks of mai from 300 to 500 cases of parcel: posts scales from E. and T. Fair banks and Co.'s factory are being loaded into mail cars daily. These are to fill an order of 5,000 sets o scales for use when the parcels post is inaugurated and the scales are being shipped to all parts of the United States and to Hawaii and the Phil ippines. This order is the first o several the government must place before the parcels post is in ful working order and is making th work at the scale factory very active This work has caused extra wor for the postoffice force here and it addition to this they have had to weigh all the mail passing throug the office for the past 105 days. This work was completed last night and the force can now give their attention to the scales and Christma mail.

Hens Lay in Cold Weather

if they have the right food and are 10.30 a. m., subject, "Some of the cared for properly. There is nothing better to feed at this season than Christmas concert by the Bible Green Cut Bone and Meat. If you will send your check or money orde for \$3.75 to C. S. Page, Hyde Park Vt., he will ship you a 200 pound

> The 25 cent piece was made Tablets, the perfect laxative.

A Reading Room for the Special Use of Boys Established

The Boys' Bible class will meet again tonight to discuss Paul's hrs year's work in Antioch. The class will meet promptly at seven a clock The low bar work in the inter mediate class was won by Stepher Carter with 25.5 points; Norman Braley, 2nd, wth 24.5; Colln Mc Donald, 3rd, with 21.5.

The horse work in the Academ class was won by Harold B. Jenks with 22 points; Charles Simanton and Wilmer Fitch tied for 2nd and 3rd, with 21.5 points. The Academy class teams now stand as fol lows: Princeton 14, Dartmouth 10 and Harvard 3.

A reading room for the special use of the boys has been established and all magazines and books of interest to boys will be found on file in this room. All boys over 12 years of age are invited to use this room free of charge, subject to the rules

F. C. A. 28, NEWBURY 17 Good Clean Fast Exhibition of

Basket Ball Thursday Evening In a fast, clean game, one of the kind that helps put basket ball in the column of clean sports, F. C. A defeated M. W. A. of Newbury in F

C. A. hall last Thursday night 28 tc 17. Newbury's team work and the clever playing of A. Carlson and Temple was a revelation to local

1 f, Temple

r f, P. Carlson 10c ers. Goals from fouls, St. J. 2; Newbury 1. Referee, Lafond. Scorer, Lacroix. Timer, Hart. Time, 3 15 minute periods. Attendance 250

> The 25 cent piece was made famous by the American Live Tablets, the perfect laxative.

WEATHER.

At Bingham's Drug Store, for the week

Wrdnesday .. Saturday. Monday __

A - before figures indicates below zero.

The Electric Metal Wire Solder or repairing Gold, Silver, Copper, Brass and l'inware wi'hout tools. No scid, rosin or Tinware wi hout tools. No scid, rosin or irons needed, use candle, lamp or match. Bnough to mend 300 holes sent postpaid for 25 cents, colp or stamps

stamps.
A. C. ROSS,
Gen. Delivery,
Brockto
Mass.

Take Notice

Parties having furniture or other articles in the storage rooms formerly owned by Emiline R. Sargent, 36 Railroad St. if you wish to continue storage in the same after January 1, 1913, call, phone or write us. Not hearing from you on or before December 28, 1912, we shall rent them to other parties Kindly govern yourselves accordingly as this notice will not appear again. A. B. Coun-sell & Son, 36 Railroad St.

Annual Meeting.

The Annual Meeting of the Corporators of the PASSUMPSIC SAVINGS BANK of St. Johnsbury, Vt., will be held at the rooms of the Bank, Wednesday, January 8, 1913, at two o'clock in the afternoon R. C. BAKER, Secretary. St. Johnsbury, Vt., Dec. 17, 1912.

Annual Meeting.

The annual meeting of the stockholders of the North Danville Co-operative Creamery Association will be held at the office in the Creamery Thursday January 2. 1913, at 2 P. M. for the election of three directors and the transaction of any other business that may come before said meeting. North Danville, Vt., Dec. 16, 1912.

Annual Village Meeting

The inhabitants of the Village of St. Johnsbury who are legal voters in said Village, are hereby notified and warned to meet in the Town Hall in said Village on Wednesday, January 1st, 1913

at 9 o'clock in the forenoon to act on the following articles: ARTICLE 1. To elect necessary officers ARTICLE 1. To elect necessary officers tor the year ensuing, to wit: a President, Clerk. Treasurer, Collector of Taxes, three Trustees to serve for one year, three Auditors and Seven Fire Wardens.

ARTICLE 2. To see what action, if any, the Village will take in reference to appropriating specific amounts for each department of the Village for the ensuing year.

ARTICLE 3. To see what action if any. ment of the Village for the cusuing year.

ARTICLE 3. To see what action, if any, the Village will take in reference to appropriating for outdoor Band Concerts, as provided in House Bill No 63, of the laws of 1896, and if so, how much.

ARTICLE 4. To see if the Village will vote to use the Australian ballot system at the Annual Meeting January 7th, 1914.

ARTICLE 5. To see if the Village will vote to raise money on the Grand List of ARTICLE 5. To see if the Village will vote to raise money on the Grand List of said Village to defray the current expenses for the year 1913, and pay the indebtedness of the Village.

ARTICLE 6. To transact any other business that may be done at said meeting

Attest: PRESTON R. MAY.

Village Clerk

St. Johnsbury, Vt., Dec. 18, 1912.

Live Stock.

Live stock wanted. Will not load Dec. ember 10. Will load December 17 and W. A. RICKER.

Important Notice

The Caledonian limits unsolicited obituary notices to 100 words for gratuitous insertion. If you want to say more send 10 cents for every seven words of your copy. This rule is made necessary by the extent of the territory covered by this paper and the space available for such notices.

ST. JOHNSBURY CALEDONIAN

Annual Meeting

The annual meeting of the stockholders of the Merchants National Bank of St. Johns-bury, Vt., for the election of directors for the year ensuing, will be held at the office of said bank on Tuesday, Jan. 14th, 1913, at 2 o'clock, p m. CHAS. W. RUITER, Cashier. St Johnsbury, Vt., Dec. 10, 1912.

Annual Meeting

The annual meeting of the stockholders of he Pirst National Bank of St. Johnsbury ft., for the election of a board of directors or the year ensuing, will be held at the office of said Bank on Tuesday, January 14, 1913, at 2 o'clock p. m. HOMER B, SMITH, Cashjer. St. Johnsbury, Vt., Dec. 10, 1912.

Caledonia National Bank Danville, Vt.

The stockholders of the Caledonia Nationa Bank are hereby notified to meet at their banking rooms at Danville, on Tuesday, January 14, 1913, at 1 o'clock p. m., for the election of Directors for the year evaning.
ASA WESSON, Cashier.

MEN AND WOMEN WANTED in every New England city and town to dis-tribute valuable Premiums, with "Genuine and Original" Rogers silverware. Pleasant genteel employment. You may give part or your entire time to this work. No "install-ment plan." A legitimate proposition. Ref-erences exchanged. Write at once.

F. C. GALE & CO, Wholesale Distributors, Winthrop Sq., Boston, Mass.

ESTATE OF GLYSSON NOYES.

Notice of Allowance of Account.

STATE OF VERMONT, District of Caledonia, sa. The Honorable Probate Court for the Dis-

account if you see cause, and to establish your right as heirs, legatees and lawful claimants to said residue
Given under my hand this 12th day of December, A. D., 1912.

WALTER P. SMITH, Judge,

BIRTH

At McIndoe Palls, Dec. 9, a son to Mr. and Mrs. Walter Strew.

DEATHS

At St. Johnsbury, Dec. 13, Sarah Gibson Carruth, aged 88 years. At St. Johnsbury, December 13, Orrin C. Amidon, aged 55 years. At St Johnsbury, Dec. 13, Edward Pre-chette, aged 50 years. At St. Johnsbury, Drc. 15, Mrs. Charles H. At Lyndon, Dec. 14, of Brights disease, Edwin H. Hoffman, aged 55 years

avoid the rush.

Wanted, For Sale, Etc.

[Small advertisements will be inserted in this column at the rate of two cents a word for the first insertion and one cent a word for subsequent insertions? Bertions.]
Lowr. Child's tan pursecontaining Christmas savings. Finder please return to 31 Bastern Avc. and receive reward.

ROOMS for storage of furniture. Also cellar room. Apply to A. B. Counsell & Sor, 36 R. R. St. Tool Makers wanted. 6 menthoroughly competent to handle first class lig and tool work. Vermont Farm Machine Co., Bellows

GIRL WANTED for general housework in a family of two. Good pay to right party. Inquire P. B., Caledonian Co. FOUR GOOD HOUSES for sale. C. E. KIRK. A Lange pleasant front room to rent at 95 Main street. Gentleman preferred. WANTED, A girl for general work at Brightlook hospital. Good pay. FOR SALE 100 cords of dry wood; for cash. P. R. RUSSELL, N B. Phone 316-3.
FOR SALE CHEAP. Choice S. C. Brown Leghorn Cockerals. RAY C PALMER, R. P. D. 2.

To REST. Pleasant, comfortable rooms at 35 Summer St. FOR SALE, Several second hand horses, B & T. PAIREANES Co. Inquire of L. W. HASTINGS. DEESSMAKING done. Enquire at 15 Cliff

A FEW nice pullets for sale. B. HARTS-HORN, Danville, FURNISHED ROOM to rent at 25 Summer

MEN WANTED at once to learn auto re-MEN WANTED at once to learn auto rerepairing and driving by mechanical Garage
and road experience. Positions at good salary after learning. Positively the only reliable and successful auto training ever given in
Maine. We produce satisfactory results,
Write for Photos, booklet of Instruction Department and Special terms. Maine Auto
Co., 456 Fore St., Portland, Me. BRIGHT hustling young man over 21 who wishes to increase his income. Address J. G.

District
Therefore, you are hereby notified to appear at the Probate Office in St Johnsbury, in said District, on the day assigned, then and there to contest the allowance of said

at your own price, good ones at \$5.00 taken in exchange for the new White and Standard Rotary Machines. Come in and set us, and there to contest the allowance of said MCLNAN'S MUSIC STORE.

HAIR DEESSING, shampooing, facial and scalp treatment. Hair goods a specialty, MRS, PLORENCE LYNCE, 96 Railroad St. Telephone 103-11.

CARD OF THANKS.

VACUUM CLEANERS for sale or to rest at McLean's Store, 66 Railroad St.

At Wells River, Dec. 9, a son to Mr. and Mrs. Fred P. Learned.

At Danville, Dec 11.a son, Frank Albert, to Mr. and Mrs. Horace Cass.

At Bast Hardwick, Nov. 30, a daughter, Gladys Bmma, to Mr. and Mrs. Nelson Grant

At Barnet, Dec. 15, a son to Mr. and Mrs. Alvin Bandy.

We wish to express our sincere thanks to the many friends and neighbors, to the church, to the shopmates, to Caledonia Lodge No. 6, I O. O. F., Olive Branch Rebekuh Lodge No. 4, Green Mountain Lodge No. 4, Moose River Encampment, Canton Crescent, and Passumpsic Lodge, P. & A. M., and to all for their many acts of kindness and the beautiful flowers.

MRS O. C. AMIDON, ETHEL M. AMIDON.

St. Johnsbury, Vt., Dec. 17, 1912.

Ricker's Local Market. The receipts at W. A Ricker's market for the week ending Dec 17, 1912 were; Poultry, 900 lbs. @ 8 to 10 cents. Lambs, 175 @ 3 to 6 cents. Hogs, 300 @ 6 to 7 cents. Calves, 410 @ 3 to 7 cents.

Milch cows, 70 @ \$40 to \$60.

Mail Your Christmas Packages early. The mails are growing heavier each day as Christmas approaches and parcels for the western and southern states cannot be

started too soon Be sure all your parcels are securely wrapped and that the name of the sender is in the corner. Every year parcels are lost because these

suggestions are not followed Bring your packages to the Post Office, or one of the Branch stations, to be weighed and let the Post Office officials affix the stamps. Pre-cancelled stamps will be used for the holiday mail as a time-saver and these are not sold to the patrons of the office. Come early and

A. F. STONE, P. M.

THE SAME

In the handling of the day's business the check for \$1 must of necessity receive the same treatment as the one for \$1,000.

The same principle applies throughout the work of Accounts, large or small, receive the same treatment,

enjoy the same privileges, and secure the same protection.

Each customer of this Bank has access to every service of a modern financial institution.

Merchants National Bank,

St. Johnsbury, Vt.



Decide in December

Those business men and farmers who are now making financial arrangements for the coming year, will do well to consider this institution.

We have ample capital, the business experience, the equipment and the legal safe-guards to enable us to give the safest and most efficient service to customers.

December is a good time to form your banking connections. Come in and talk the matter over with us before the first of the year.

The First National Bank

ST. JORKEBURY, VT.

U. S. Depository